

B 10 (Supplement 1) (12/11)

## UNITED STATES BANKRUPTCY COURT

Southern District of Texas

In re Chris Rosas Silva  
DebtorCase No. 13-70223-M-13

Chapter 13

**Notice of Mortgage Payment Change**

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: The Bank of New York Mellon Trust Company, National Association fka The Bank of New York Trust Company, N.A. as successor to JPMorgan Chase Bank N.A., as Trustee for RAMP 2006-RS4Court claim no. (if known): 3Last four digits of any number  
you use to identify the debtor's  
account:8 5 2 8

Date of payment change:

Must be at least 21 days after date of  
this notice 9 / 1 / 2013

New total payment:

\$ 725.18  
Principal, interest, and escrow, if any**Part 1: Escrow Account Payment Adjustment**

Will there be a change in the debtor's escrow account payment?



No



Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: \$ \_\_\_\_\_

New escrow payment: \$ \_\_\_\_\_

**Part 2: Mortgage Payment Adjustment**

Will the debtor's principal and interest payment change based on an adjustment to the interest rate in the debtor's variable-rate note?



No



Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: 8.12500 %New interest rate: 8.00000 %Current principal and interest payment: \$ 511.49New principal and interest payment: \$ 506.39**Part 3: Other Payment Change**

Will there be a change in the debtor's mortgage payment for a reason not listed above?



No



Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: \_\_\_\_\_

Current mortgage payment: \$ \_\_\_\_\_

New mortgage payment: \$ \_\_\_\_\_

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box.

☐ I am the creditor. ☐ I am the creditor's authorized agent.  
(Attach copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

**x** 

Signature

Date 7 / 30 / 2013

**Print:** Anh P. Nguyen Title Attorney for Creditor  
First Name Middle Name Last Name

Company Pite Duncan, LLP

Address 550 Westcott Suite 560  
Number Street  
Houston Texas 77007  
City State ZIP Code

Contact phone (713) 293 - 3610

Email ANguyen@PiteDuncan.com

07/08/13

CHRIS R. SILVA

21360 BOUGANVILLEA

HARLINGEN TX 78550-0000

RE: Account Number REDACTED 8528  
 Property Address 21360 BOUGAINVILLEA

HARLINGEN TX 78550

Dear CHRIS R. SILVA

\*IMPORTANT NOTICE REGARDING INTEREST RATE  
AND/OR PAYMENT CHANGES\*

The interest rate on your loan was scheduled to adjust on 08/01/13. The new principal and interest (P&I) amount will be effective with the 09/01/13 payment.

Projected principal balance after 08/01/13 payment:\$ 63327.63

Previous index value	0.50800%	New index value	0.41300%
Current interest rate	8.12500%	New interest rate	8.00000%
Current P&I pymt \$	511.49	New P&I pymt \$	506.39
Margin	7.62500%		

Rate Next Change Date 02/01/14

Principal and Interest Next Change 03/01/14

Your new interest rate is calculated by adding the margin to the new index value. The result of this addition is subject to rounding and rate cap limitations according to the terms of your loan documents.

A Mortgage account statement will be sent under separate cover. If your payments are made through our automatic payment program your new payment amount will be deducted on your scheduled draft

date.

**CERTIFICATE OF SERVICE**

I hereby certify that a copy of the foregoing Notice of Mortgage Payment Change was served on the following parties at the addresses indicated by deposit in the United States Mail, first class postage prepaid and/or by electronic notice on July 30, 2013.

**DEBTOR**

Chris Rosas Silva  
21360 Bougainvillea Rd.  
Harlingen, TX 78550

**DEBTOR'S ATTORNEY**  
**(Via Electronic Notice)**

Marcos Demetrio Oliva  
1418 Beech Avenue  
Suite 108  
McAllen, TX 78501

**CHAPTER 13 TRUSTEE**  
**(Via Electronic Notice)**

Cindy Boudloche  
Chapter 13 Trustee  
555 N. Carancahua  
Ste 600  
Corpus Christi, TX 78401-0823

**U.S. TRUSTEE**  
**(Via Electronic Notice)**

U.S. Trustee  
Department of Justice  
United States District Court  
606 N Carancahua  
Corpus Christi, TX 78401

/s/ Anh P. Nguyen  
\_\_\_\_\_  
Anh P. Nguyen